

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
TERLECKI, NICHOLAS J	§	Case No. 08-73807
TERLECKI, MICHELLE M	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that DANIEL M. DONAHUE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Clerk's Office
Stanley J. Roszkowski U.S. Courthouse
327 South Church Street
Room 1100
Rockford, Illinois 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 12/30/2013 in Courtroom 3100,

United States Courthouse
327 South Church Street
Rockford, IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: /s/ Daniel M. Donahue
Trustee

DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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TERLECKI, NICHOLAS J § Case No. 08-73807
TERLECKI, MICHELLE M §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 72,582.66
and approved disbursements of \$ 40,097.63
leaving a balance on hand of¹ \$ 32,485.03

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$ 4,016.96	\$ 0.00	\$ 4,016.96
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$ 11,500.00	\$ 0.00	\$ 11,500.00
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$ 829.72	\$ 0.00	\$ 829.72

Total to be paid for chapter 7 administrative expenses \$ 16,346.68

Remaining Balance \$ 16,138.35

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 53,834.43 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 30.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank	\$ 6,358.01	\$ 0.00	\$ 1,905.99
000002	eCAST Settlement Corporation, assignee	\$ 2,630.51	\$ 0.00	\$ 788.57
000003	PYOD, LLC its successors and assigns as assignee	\$ 4,321.50	\$ 0.00	\$ 1,295.49
000004	PYOD, LLC its successors and assigns as assignee	\$ 267.36	\$ 0.00	\$ 80.15
000005	Quantum3 Group LLC as agent for	\$ 1,125.98	\$ 0.00	\$ 337.54
000006	Quantum3 Group LLC as agent for	\$ 355.79	\$ 0.00	\$ 106.66
000007	MARATHON PETROLEUM COMPANY LP	\$ 655.98	\$ 0.00	\$ 196.65
000008	Sallie Mae	\$ 7,137.40	\$ 0.00	\$ 2,139.63
000009	State Farm Bank	\$ 3,161.05	\$ 0.00	\$ 947.61

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000010	Springleaf Financial Services of Indiana, INC.	\$ 258.38	\$ 0.00	\$ 77.46
000011	Eckhoff & Massarelli, P.C.	\$ 16,538.60	\$ 0.00	\$ 4,957.90
000012	Capital Recovery V, LLC	\$ 3,084.43	\$ 0.00	\$ 924.64
000013	Capital Recovery V, LLC	\$ 382.37	\$ 0.00	\$ 114.63
000014	Capital Recovery V, LLC	\$ 256.73	\$ 0.00	\$ 76.96
000015	Capital Recovery V, LLC	\$ 343.95	\$ 0.00	\$ 103.11
000016	Capital Recovery V, LLC	\$ 1,322.21	\$ 0.00	\$ 396.36
000017	eCAST Settlement Corporation, assignee	\$ 2,961.62	\$ 0.00	\$ 887.83
000018	Capital Recovery V, LLC	\$ 2,672.56	\$ 0.00	\$ 801.17

Total to be paid to timely general unsecured creditors \$ 16,138.35

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Daniel M. Donahue
Trustee

*DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Nicholas J Terlecki
 Michelle M Terlecki
 Debtors

Case No. 08-73807-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cshabez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Dec 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2013.

db/jdb
 12896280 +Nicholas J Terlecki, Michelle M Terlecki, 322 Briarwood Drive, Poplar Grove, IL 61065-7832
 12896282 +A Law Office of Crosby, & Associates PC, 475 Executive Parkway, Rockford, IL 61107-5282
 12896283 Bank Of America, 4060 Ogletown/stan, Newark, DE 19713
 12896284 +Beneficial/hfc, Po Box 1547, Chesapeake, VA 23327-1547
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 12896288 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
 (address filed with court: Chrysler Financial, P.O. Box 9223, Farmington Hil, MI 48333)
 12896285 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 12896286 +Chase, N54 W 13600 Woodale Dr, Menomonee, WI 53051-7026
 12896287 +Chase- Bp, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 12896290 Disney Vacation Development, PO Box 470727, Celebration, FL 34747-0727
 12896300 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc/bsbuy, Po Box 15519, Wilmington, DE 19850)
 12896298 +Hsbc / Aib, 6602 Convoy Ct, San Diego, CA 92111-1009
 12896299 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 12896301 +Hsbc/menards, 90 Christiana Rd, New Castle, DE 19720-3118
 12896304 Prairie Green Homeowners Assoc., Poplar Grove, IL 61065
 20229848 State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12896306 +State Farm Financial S, 3 State Farm Plaza N-4, Bloomington, IL 61791-0002
 12896307 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673
 12896279 +Terlecki Michelle M, 322 Briarwood Drive, Poplar Grove, IL 61065-7832
 12896278 +Terlecki Nicholas J, 322 Briarwood Drive, Poplar Grove, IL 61065-7832
 12896308 +Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 12896310 +Wells Fargo Hm Mortgag, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
 12896311 +Wf Fin Bank, 3201 N 4th Ave, Sioux Falls, SD 57104-0700
 12896312 +Wfnnb/american, 4590 E Broad St, Columbus, OH 43213-1301
 12896313 +Wfnnb/victorias Secret, 220 W Schrock Rd, Westerville, OH 43081-2873
 20029249 eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480, Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20441957 E-mail/PDF: rmscedi@recoverycorp.com Dec 05 2013 01:52:11 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 20028669 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 05 2013 01:15:00 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 12896289 +E-mail/PDF: mrdiscen@discoverfinancial.com Dec 05 2013 01:15:00 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 12896291 +E-mail/Text: lawyers@gelawoffices.com Dec 05 2013 01:07:28 Eckhoff & Massarelli, P.C.,
 330 S. Naperville Road, Suite 404, Wheaton, IL 60187-5442
 12896292 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:52:11 Gemb/gap, Po Box 981400,
 El Paso, TX 79998-1400
 12896293 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:49:51 Gemb/jcp, Po Box 981402,
 El Paso, TX 79998-1402
 12896294 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:15:47 Gemb/lowes, Po Box 103065,
 Roswell, GA 30076
 12896295 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:15:47 Gemb/mens Wearhouse,
 Po Box 981400, El Paso, TX 79998-1400
 12896296 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:49:52 Gemb/sams Club, Po Box 981400,
 El Paso, TX 79998-1400
 12896297 +E-mail/PDF: gecsed@recoverycorp.com Dec 05 2013 01:15:47 Gemb/walmart, Po Box 981400,
 El Paso, TX 79998-1400
 12896302 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 05 2013 01:05:48 Kohls/chase,
 N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 20122420 +E-mail/Text: mpcbankruptcy@marathonpetroleum.com Dec 05 2013 01:06:44
 MARATHON PETROLEUM COMPANY LP, PO BOX 81, FINDLAY OH 45839-0081
 12896303 +E-mail/Text: mpcbankruptcy@marathonpetroleum.com Dec 05 2013 01:06:44 Marathon Petroleum Co,
 539 S Main St, Findlay, OH 45840-3229
 20038538 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 05 2013 01:15:34
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 20083107 E-mail/Text: bnc-quantum@quantum3group.com Dec 05 2013 01:06:23
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 20407186 E-mail/PDF: cbp@slfs.com Dec 05 2013 01:15:30 Springleaf Financial Services of Indiana, INC.,
 PO Box 3251, Evansville IN 47731-3251
 12896281 E-mail/PDF: cbp@slfs.com Dec 05 2013 01:15:30 American General Finan, 342 W Chrysler Dr,
 Belvidere, IL 61008
 20200911 +E-mail/PDF: pa_dc_claims@salliemae.com Dec 05 2013 01:15:32 Sallie Mae, c/o Sallie Mae Inc.,
 220 Lasley Ave., Wilkes-Barre, PA 18706-1496
 12896305 +E-mail/PDF: pa_dc_claims@salliemae.com Dec 05 2013 01:15:32 Sallie Mae Servicing,
 1002 Arthur Dr, Lynn Haven, FL 32444-1683

TOTAL: 19

District/off: 0752-3

User: cshabaz
Form ID: pdf006

Page 2 of 2
Total Noticed: 45

Date Rcvd: Dec 04, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

20442648* eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,
Newark, NJ 07193-5480
12896309 ##+Warners, 415 Logan Avenue, Belvidere, IL 61008-3733

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 3, 2013 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Daniel Donahue carole.ryczek@usdoj.gov
Daniel Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com,
ddonahue@ecf.epiqsystems.com
Daniel Donahue ddonahue@mjwpc.com, ddonahue@ecf.epiqsystems.com
Daniel M Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com
Kathryn A Klein on behalf of Creditor DaimlerChrysler Financial Services Americas, L.L.C.
iln@riezmanberger.com
Linda Godfrey on behalf of Debtor Nicholas J Terlecki lgodfrey@thecrosbylawfirm.com,
hharms@thecrosbylawfirm.com
Linda Godfrey on behalf of Joint Debtor Michelle M Terlecki lgodfrey@thecrosbylawfirm.com,
hharms@thecrosbylawfirm.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 8